

Fill in this information to identify the case:

Debtor 1 Nicole Marie Buie

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of California
(State)

Case number 15-04461-LA13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust N.A, as Trustee of Bungalow Series F Trust Court claim no. (if known): 23

Last 4 digits of any number you use to identify the debtor's account: 2 5 7 6

Property address: 611 Cardiff St
Number Street

San Diego, CA 92114
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 12,626.65
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 12,626.65*

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

05 / 01 / 2020
MM / DD / YYYY

*This includes amounts from the APO entered on 6/3/2020 that have not been paid on top of the missing ongoing mortgage payments.

Debtor 1 Nicole Marie Buie
First Name Middle Name Last Name

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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Erica Loftis
Signature

Date 09 / 24 / 2020

Print Erica Loftis
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street

Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

| Loan Information | |
|---------------------------------|-------------------------|
| Loan# | [REDACTED] |
| Borrower | Frost |
| BK Case # | 15-04461 |
| Date Filed | 7/17/2015 |
| First Post Petition Due Date | |
| POC Covers | Loan Mod entered 7/1/17 |

PO entered 6/3/20 iao \$6443.47 for (1/1/20 - 3/1/20 iao \$1412.66 - 4/1/20 - 5/1/20 iao 1413.24 & 1 Stip iao \$791.67. Debtor to pay

CERTIFICATE OF SERVICE

On September 24, 2020, I served the foregoing documents described as Response to Notice of Final Cure on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Lennie Ann Alzate alzatevarley@gmail.com
Thomas K. Shanner toby@shannerlaw.com

TRUSTEE

Thomas H. Billingslea Billingslea@thb.coxatwork.com

US TRUSTEE

US Trustee ustp.region15@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll

On September 24, 2020, I served the foregoing documents described as Response to Notice of Final Cure on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

| | |
|--|--|
| Debtor Nicole Marie Buie 611 Cardiff St San Diego, CA 92114 | |
|--|--|

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll